

Your 12-month community report from Ntirimiti Village



Dear Caroline,

It has been a year since the Association of Corporate Treasurers' support put the community of Ntirimiti Village in Kenya on a path from subsistence to success.

This report, sent directly from the team leading your project in Kenya, celebrates that anniversary. In the project's first 12 months, your project team has enrolled 273 community members for training, with these members going on to create 134 businesses.

If there is anything you would like to discuss, I would be very happy to arrange a call to chat further.

Thank you from everybody at Hand in Hand in Kenya and the UK.



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Review against targets

One year into the project, we have achieved the following results in Ntirimiti.

Main Activities	Results as of February 2020	Targets to August 31 st 2021
Self-Help Groups mobilised	12	25
Members trained in business skills	273	500
Businesses created	134	350
Jobs created in the community	232	455

Lights, camera, action!



Many donors have told us how much they enjoy short films of our work and so, although our camera crew could not make it to Ntirimiti, I thought you would like to see what Martha Auma has to say about the benefits of Self-Help Groups just like the ones that are operating in your village. I hope you enjoy it.

An update from your new trainer, Elosy Gatwiri



Elosy Gatwiri (wearing blue headwrap) with the Maranya Self-Help Group | Cake baking tuition | Ntirimiti

You may remember your programme was launched by your trainer Ann Wamwea. Ann was very lucky to secure sponsorship to further her education and so has decided to leave Hand in Hand in order to continue her studies. We are, of course, sad to see her go but wish her all the best for the future.

Elosy Gatwiri has stepped into Ann's shoes and is now leading your Ntirimiti programme. Elosy has a degree in entrepreneurship and small business management at Chuka University.

When asked about the project so far Elosy tells us, "The members are so keen to learn, it is really encouraging for me as their teacher. Most of the members are farmers who, before your programme began, relied on their crops to feed themselves and their families. Now they are beginning to think differently, finding ways to grow more and to sell the extra harvest at the local markets."

Learning and saving together

One year in, we have formed 12 groups comprising 273 people (190 women, 83 men) of the total target of 500 members. The groups are continuing to meet with their trainer every fortnight. 258 members have completed the first training module: how to run the groups effectively and keep minutes and a cash register to track savings. These tools will ensure they continue to save and thrive long after your (and our) support has ended.



258 members have completed the second module: saving. Some members are now saving up to KES 200 (US\$2) per week, keeping tight records in savings books like those you can see pictured above.

The power of learning

125 of the 258 members in Ntirimiti Village left school at the young age of 15 or, in some cases, even younger. Your support provides them with a once-in-a-lifetime opportunity to catch-up on the skills they need to break the cycle of poverty and ensure their children have a better life than they've had.

258 of the project members have completed the next step in their journey: training on Enterprise Development. As you read this report they are discovering how to translate their existing skills and resources into income, differentiate themselves from competition, set their prices at the right level, and more.

When he was CEO of Microsoft, Steve Ballmer famously said, "What gets measured gets done." This applies to the aspiring business owners in Ntirimiti Village every bit as much as it does to the world's biggest companies. 218 members have already completed the fourth module in the training program: Financial Management, starting with basic bookkeeping, a skill that will enable them to manage their costs, separate their household expenses from their business costs and calculate whether they're making a profit.

By now, the members in your village have already taken up KES 500,000 (US\$5,000) in loans from their collective groups' savings funds to invest in their businesses - such as buying a goat, for example.

Seed-funding businesses

When members require more capital than their group's savings can provide, we link them to local affordable microfinance institutions or banks. Often, however, our members still do not

have the collateral or credit history to meet a bank's requirements. At this point, Hand in Hand Eastern Africa steps in with a small loan. These loans are provided to members who present a viable business plan and have demonstrated a good savings and repayment history within their groups. Our objective is to bridge members to larger loans from open-market lenders so we limit the loans to just one per member KES 10,000 (US\$100) only. Loan repayment rates of more than 99.5 percent are testament to the success of this approach.

32 members in Ntirimiti Village have started saving so that they can access the small loans from Hand in Hand Eastern Africa. Members will be required to repay these loans within 12 months with 13 percent interest. The funds for these loans is provided outside of your funding.

The knowledge the members have gained so far in the training has enabled the project members to start 134 small businesses in total. Popular businesses include: potato, carrot and poultry farming.

Sustainable businesses

The next module in the training curriculum teaches members to add value to their products and scale-up their businesses – by improving their packaging, sourcing cheaper supplies and accessing larger markets. As an example, we train farmers on modern production techniques to increase competitiveness or link farmers to the Ministry of Agriculture value chains to provide a ready-market for their home-grown mangoes or avocados.

We also train members to help them adapt to climate change. Here, they learn techniques such as water conservation or irrigation or planting drought-resistant crops. They will also learn to diversify their income into 'green enterprises', such as water purification businesses, up-cycling and charcoal briquette production. 20 members in Ntirimiti Village have already completed this module.

Voices from the village

Judith Kinau, farmer

When asked about her training so far, 65 year old Judith Kinau tells us, "Before Hand in Hand, I earned just KES 3,500 (US\$35) a month by farming carrots.

"Elosy showed me how to plan ahead so that I could harvest the carrots when the price would be highest at the market. This simple change means I now earn KES 6,000 (US\$60) per month, which has made a huge difference to our lives."

Judith is saving to buy a water tank so she can irrigate her crops and is planning to apply for a loan to so she can expand the farm.



Judith Kinau | Carrot farmer | Ntirimiti

Voices from the village

Susan Kainda, farmer



Susan, 45 years old, and her three children used to survive on the KES 20,000 (US\$190) her husband earns as a bus driver.

But that has changed now because, “Hand in Hand has opened my eyes to the opportunity to make money here in Ntirimiti,” explains Susan. “Thanks to Elosy’s training I now farm finger millet [a cereal crop], which is drought resistant. The harvest was so successful that I had enough to sell at the market and this means I can earn some KES 7,200 (US\$68) a month.

“Now we can afford to send the children to school and buy better clothes for us all. What’s more I am saving up to lease an extra acre of land so I can expand my farming business.”

Lydia Karambu, potato farmer

Lydia was barely getting by on the KES 2,500 (US\$25) per month she managed to earn from her small farm. Now, guided by Hand in Hand, she has diversified her crop to include potatoes and is rotating her crops to enable her to respond to market demand.

As a result she has almost tripled her income to KES 7,500 (US\$71) per month and transformed her daily life, right down to the food she is able to eat.

Keeping in touch

We hope this report makes you feel proud to be the driving force behind the lives you are changing.

Please do not hesitate to contact me, [Dan Browne](#), if you have any questions.

Thank you again for helping to create brighter futures for women, children and family members in Ntiriti.

